

Information to identify the case:

Debtor 1	<u>Tiffany M. Garcia</u>	Social Security number or ITIN	xxx-xx-8238
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	23-19324-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tiffany M. Garcia

1/19/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tiffany M. Garcia
Debtor

Case No. 23-19324-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 19, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	+ Tiffany M. Garcia, 1142 Louis Dr, Millville, NJ 08332-4017
520059106	Advocare, LLC, PO Box 71422, Philadelphia, PA 19176-1422
520059114	+ Capital Services, PO BOX 277, c/o Inspira Medical Centers, West Berlin, NJ 08091-0277
520059113	+ Capital Services, PO Box 277, West Berlin, NJ 08091-0277
520059120	+ Eligio Rodriguez, 1142 Louis Dr, Millville, NJ 08332-4017
520059126	Inspira Health, PO Box 981006, Boston, MA 02298-1006
520059136	+ Nissan/SYNCB, PO Box 530950, Atlanta, GA 30353-0950
520059148	+ Ulta Beauty, PO Box 650964, Dallas, TX 75265-0964

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	Jan 20 2024 01:58:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 19 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520059105	+ EDI: WFNNB.COM	Jan 20 2024 01:58:00	ADS/COMENITY/VICTORIA, PO BOX 182789, Columbus, OH 43218-2789
520059107	^ MEBN	Jan 19 2024 21:07:05	APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
520059108	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 19 2024 21:11:00	APPLE CARD/GS BANK USA, LOCKBOX 6112 P.O. BOX 7247, Philadelphia, PA 19170-0001
520059109	EDI: SYNC	Jan 20 2024 01:58:00	Ashley Furniture Homestore, PO Box 71715, Philadelphia, PA 19176-1715
520059110	+ Email/Text: bankruptcy@bbandt.com	Jan 19 2024 21:11:00	BB&T, Po Box 849, Wilson, NC 27894-0849
520059112	EDI: CAPITALONE.COM	Jan 20 2024 01:58:00	Capital One, PO Box 4069, Carol Stream, IL 60197-4069
520059111	+ EDI: CAPITALONE.COM	Jan 20 2024 01:58:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520059117	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 19 2024 21:09:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
520059118	+ Email/Text: tracey.gregoire@millvillenj.gov	Jan 19 2024 21:12:00	City Of Millville, Po Box 609, Tax Collector, Millville, NJ 08332-0609
520059119	+ EDI: DISCOVER	Jan 20 2024 01:58:00	Discover Bank, P.O. Box 30939, Salt Lake City,

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520059125	Email/Text: Bankruptcy@FMAAlliance.com	Jan 19 2024 21:11:00	UT 84130-0939 FMA Alliance, Ltd, PO Box 2409, Houston, TX 77252-2409
520059123	+ Email/Text: crdept@na.firstsource.com	Jan 19 2024 21:12:00	First Source, Po Box 628, Buffalo, NY 14240-0628
520059124	+ Email/Text: crdept@na.firstsource.com	Jan 19 2024 21:12:00	First Source ADVANTAGE, Po Box 628, Re: HSBC, Buffalo, NY 14240-0628
520059130	EDI: IRS.COM	Jan 20 2024 01:58:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
520059131	EDI: JEFFERSONCAP.COM	Jan 20 2024 01:58:00	Jefferson Capital, 16 McLeland Rd., Saint Cloud, MN 56303-2198
520059116	EDI: JPMORGANCHASE	Jan 20 2024 01:58:00	Card Member Service, P.O. Box 1423, Re: Chase, Charlotte, NC 28201-1423
520059132	EDI: JPMORGANCHASE	Jan 20 2024 01:58:00	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850
520059133	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 19 2024 21:09:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
520059134	Email/Text: govtaudits@labcorp.com	Jan 19 2024 21:11:00	Labcorp, PO Box 2240, Burlington, NC 27216-2240
520059135	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 19 2024 21:10:00	Nationstar, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520059137	^ MEBN	Jan 19 2024 21:03:45	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
520059138	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2024 21:09:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
520059139	Email/Text: signed.order@pfwattorneys.com	Jan 19 2024 21:10:00	Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
520059140	^ MEBN	Jan 19 2024 21:06:00	Quality Asset Recovery, 7 Foster Avenue, STE 101, Gibbsboro, NJ 08026-1191
520059141	Email/Text: BankruptcyMail@questdiagnostics.com	Jan 19 2024 21:13:00	Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
520059142	+ Email/Text: ngisupport@radiusgs.com	Jan 19 2024 21:10:00	Radius Global Solutions, 7831 Glenroy Rd, Minneapolis, MN 55439-3132
520059143	+ Email/Text: ngisupport@radiusgs.com	Jan 19 2024 21:10:00	Radius Global Solutions LLC, PO BOX 390846, Minneapolis, MN 55439-0846
520059144	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 19 2024 21:10:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
520059145	+ EDI: SYNC	Jan 20 2024 01:58:00	SYNCB/ Care Credit, C/O P.O Box 965036, Orlando, FL 32896-0001
520059146	+ EDI: SYNC	Jan 20 2024 01:58:00	Synchrony Bank, Po Box 71782, Philadelphia, PA 19176-1782
520059147	+ Email/Text: bankruptcy@bbandt.com	Jan 19 2024 21:11:00	Truist Bank, PO Box 580435, Charlotte, NC 28258-0435
520059149	+ EDI: LCIUPSTART	Jan 20 2024 01:58:00	Upstart/ Finwise Bank, PO Box 1503, San Carlos, CA 94070-7503
520059151	+ EDI: WFFC2	Jan 20 2024 01:58:00	WF CRD SVC, PO Box 14517, Des Moines, IA 50306-3517
520059150	EDI: WFFC2	Jan 20 2024 01:58:00	Wells Fargo, PO box 77053, Minneapolis, MN 55480-7753

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
520059115	*+	Capital Services, PO BOX 277, c/o Inspira Medical Centers, West Berlin, NJ 08091-0277
520059121	*+	Eligio Rodriguez, 1142 Louis Dr, Millville, NJ 08332-4017
520059122	*+	Eligio Rodriguez, 1142 Louis Dr, Millville, NJ 08332-4017
520059127	*	Inspira Health, PO Box 981006, Boston, MA 02298-1006
520059128	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520059129	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Seymour Wasserstrum	on behalf of Debtor Tiffany M. Garcia mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5